

## **CONSUMER BULLETIN No. 05-1**

## **Maine Public Utilities Commission**

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## Is Your Computer Dialing Calls Without Your Knowledge?

Beware of "modem hijacking" February 2, 2005

Consumers should be aware of a scam—called "modem hijacking"—that can cause their computer to make its own long distance calls. Scammers access consumers' computers to place costly long distance phone calls, often to an overseas number. If your computer has a dial-up modem, even if you do not use it to access the Internet, your next long distance phone bill could shock you.

The scam occurs on a variety of websites, but often shows up through "pop-up" ads that claim to offer "entertainment" or other content for free. If the user clicks on the pop-up, a series of questions asks the user to choose a "yes," "I agree," or a similarly phrased button to agree to the terms and conditions of the ad. A positive response to the question triggers a software download of a "viewer" or "dialer" program to the user's computer. The "dialer" program changes system settings and connects to long distance, often international, telephone numbers at extremely high per-minute rates, and automatically dials these numbers at random times without the consumer knowing it.

This scam is typically associated with adult sites. Since a credit card number is not required for access, the sites are available to children who can view them without their parents' knowledge or permission. Even if parents disable international calling from their phone lines, many modem dialers are programmed to circumvent the "block" and initiate international calls using a "10-10 dial-around" prefix.

Scammers cannot access cable modems or DSL, but some consumers still have a dialup connection active in their computer to use for sending and receiving faxes. Sometimes consumers just have not removed the old dial-up connecting line, so the dialer uses it for long distance access.

Here are some things you can do to protect yourself and your computer against such a scam:

- Consider a dedicated phone line for your computer and restrict it to local calls.
- Request toll call restrictions or an international toll block from your telephone company.
   There may be a charge for password coded or permanent call restriction services.

## Is Your Computer Dialing Calls Without Your Knowledge? Page 2

- If you use an internal modem, remove the telephone cable from it when you are not using it. If you have an external modem, turn it off when not in use.
- If in the past you used a modem to dial up the Internet and now you use a high-speed DSL or cable connection, disconnect the phone line from your computer.
- Make sure your modem makes an audible noise when dialing a phone number so you can hear that a new connection is being made. Then cancel any connection you have not authorized.
- Delete any dialer programs that have been downloaded onto your computer.
- Update your virus protection often, weekly if you can. You may want to install a firewall, especially if you use a high-speed Internet connection. (A firewall is software or hardware designed to block hackers from accessing your computer.) You also might consider increasing the security settings on the operating system software on your computer, or using a pop-up blocker.
- If something seems too good to be true it usually is, so do not click on it. Read online disclosures carefully. They may be buried several clicks away in pages of small print. In addition, read the language in the typical gray boxes on your screen. Don't click on "OK" unless you know exactly what you are agreeing to.
- Many times, you are asked if you want to install something. If you are not sure installing is a
  good thing to do, click the "x" that closes that window. Do not click either the "yes" or the
  "no" button, just close the whole window containing the question.
- Talk to your children. Explain that they could be targets of international modem dialing scams and tell them the consequences of downloading "viewer" or "dialer" programs on the computer.
- Monitor your children's Internet use. Keep track of the Web sites your children visit by checking the Web browser history files and cache.

These long distance calls can amount to hundreds or even thousands of dollars on consumers' phone bills. If unauthorized charges appear on your telephone bill, contact your telephone company immediately because you may be able to block future calls to that number. Save your telephone bill to help identify the scammers when you report the incident. If you are unable to resolve the matter with your telephone company, you may call the PUC toll-free at 1-800-452-4699 for assistance.

The Maine Attorney General's Office recently settled an unfair trade practices lawsuit against Alyon Technologies, Inc. for billing Maine consumers for access to adult websites. Consumers said they did not access the websites, and some did not even own computers. Other consumers were billed when children accessed the websites without their parents' permission, and the parents were later billed for charges they never authorized. Maine consumers who have questions about an Alyon bill can call the Attorney General's Consumer Hotline at 1-800-436-2131.